AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application. The listing of claims present each claim with its respective status shown in parentheses.

In the following list, Claims 28 and 34 are currently amended, Claims 30-31 and 37-53 are canceled, and Claims 29, 32-33 and 35-36 remain as previously presented.

Listing of Claims

Claims 1-27   (Canceled)

Claim 28   (Currently amended): A method of authenticating a user on a first secure computer network, the user having a user account on said first secure computer network, the method comprising:

associating the user with a personal communication device possessed by the user, said personal communication device in communication over a second network, wherein said second network is a cell phone network different from the first secure computer network;

receiving a request from the user for a token via the personal communication device, over the second network;

generating a new password for said first secure computer network based at least upon [[a]] the token and a passcode, wherein the token is not known to the user and wherein the passcode is known to the user;

setting a password associated with the user to be the new password;

activating access the user account on the first secure computer network;

transmitting the token to the personal communication device; [[and]]

receiving the password from the user via the first secure computer network; and

deactivating access to the user account on the first secure computer network within a predetermined amount of time after said activating, such that said user account is not accessible through any password, via said first secure computer network.

Claim 29   (Previously presented):   The method of Claim 28, wherein the new password is generated by concatenating the token and the passcode.

Claims 30-31 (Canceled)

-2-

Claim 32   (Previously presented):   The method of Claim 28, wherein the personal communication device is a mobile phone.

Claim 33   (Previously presented):   The method of Claim 28, wherein the personal communication device is a pager.

Claim 34   (Previously presented):   A user authentication system comprising:

a user database configured to associate a user with a personal communication device possessed by the user, said personal communication device configured to communicate over a cell phone network with the user authentication system;

a control module configured to create a new password based at least upon a token and a passcode, wherein the token is not known to the user and wherein the passcode is known to the user, the control module further configured to set a password associated with the user to be the new password;

a communication module configured to transmit the token to the personal communication device through the cell phone network; and

an authentication module configured to receive the password from the user through a secure computer network, said secure computer network being different from the cell phone network, wherein the user has an account on the secure computer network, wherein the authentication module activates access to the account in response to the password and deactivates the account within a predetermined amount of time after activating the account, such that said account is not accessible through any password via the secure computer network.

Claim 35   (Previously presented):   The system of Claim 34, wherein the communication module is further configured to receive a request from the user for the token, and wherein the control module is further configured to create the new password in response to the request.

Claim 36   (Previously presented):   The system of Claim 35, wherein the request is transmitted by the user through the personal communication device.

Claims 37-53 (Canceled)